

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Lillie Evans Tingen

Case No. 17-33539-KLP

Debtor(s)

Chapter 7

**ORDER ON REAFFIRMATION AGREEMENT**

The debtor(s) Lillie Evans Tingen filed  
(Name(s) of debtor(s))  
reaffirmation documents on August 11, 2017  
(Date filed)  
made between the debtor(s) and the creditor Vanderbilt Mortgage and Finance, Inc.  
(Name of creditor)  
The court held the hearing required by 11 U.S.C. §524(d) or §524(m), on notice to the debtor(s) and the creditor on September 6, 2017.  
(Date)

COURT ORDER: ☐ The court grants the debtor's motion under 11 U.S.C. § 524(c)(6)(A) and approves the reaffirmation agreement described above as not imposing an undue hardship on the debtor(s) or a dependent of the debtor(s) and as being in the best interest of the debtor(s).

☐ The court grants the debtor's motion under 11 U.S.C. §524(k)(8) and approves the reaffirmation agreement described above.

☐ The court reviewed the presumption of undue hardship and does not disapprove the reaffirmation agreement under 11 U.S.C. §524(m).

☐ The court disapproves the reaffirmation agreement under 11 U.S.C. §524(m)

☒ The court does not approve the reaffirmation agreement.

☐ Sets the matter for a hearing on \_\_\_\_\_.

☒ The Court finds that the Debtor has complied with the duties imposed by 11 U.S.C. §§ 521(a)(6) and 362(h) with respect to the creditor's claim, and 11 U.S.C. § 521(d) is thus inapplicable. See *In re Husain*, 364 BR 211 (Bankr. E.D. Va.); *In re Isom*, Case No. 07-31469, 2007 WL 2110318 (Bankr. E.D. Va. July 27, 2007).

BY THE COURT

Date: Sep 14 2017

/s/ Keith L. Phillips  
*United States Bankruptcy Judge*

NOTICE OF JUDGMENT OR ORDER  
ENTERED ON DOCKET: Sep 14 2017